

Wilshire Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Wilshire Bancorp Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Wilshire Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Wilshire Bancorp Inc. position in the Industry.

The report contains detailed information about Wilshire Bancorp Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Wilshire Bancorp Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Wilshire Bancorp Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Wilshire Bancorp Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Wilshire Bancorp Inc. business.

About Wilshire Bancorp Inc.

Wilshire Bancorp, Inc. operates as the holding company for Wilshire State Bank, which engages in general commercial banking business. The company offers various financial products and services.

The company's primary banking facilities are located at Los Angeles, California. In addition, it has 23 full-service branch offices in southern California, Texas, New Jersey, and the greater New York City metropolitan area. The company also has 5 loan production offices (LPOs) utilized primarily for the origination of loans under its Small Business Administration (SBA) lending program in Colorado, Georgia, Texas (2 offices), and Virginia.

Business Segments

The company operates in three primary business segments: Banking Operations, Trade Finance Services, and Small Business Administration Lending Services.

Banking Operations: This segment engages in raising funds from deposits and borrowings for loans and investments; and providing lending products, including commercial, consumer, and real estate loans to customers.

Small Business Administration Lending Services: This segment provides loans through the SBA guaranteed lending program.

Trade Finance Services: The Trade Finance Services segment assists its import/export customers with international transactions. Trade finance products include the issuance and collection of letters of credit, international collection, and import/export financing.

Lending Activities

The company engages in a range of lending activities, including commercial real estate and home mortgage lending; commercial business lending and trade finance; SBA lending; consumer loans; and construction lending.

Real Estate Loans and Home Mortgages: The company offers commercial real estate loans to finance the acquisition of, or to refinance the existing mortgages on commercial properties, which include retail shopping centers, office buildings, industrial buildings, warehouses, hotels, automotive industry facilities, and apartment buildings. Its commercial real estate loans are typically collateralized by first or junior deeds of trust on specific commercial properties, and, when possible, subject to corporate or individual guarantees from financially capable parties. The properties collateralizing real estate loans are principally located in the markets where its retail branches are located. It also provides commercial real estate loans through its LPOs. Construction loans are provided to build new structures, or to improve the existing structure of commercial, residential, and income-producing properties. The company also offers mini-perm loans as take-out financing with its construction loans.

Commercial Business Lending: The company offers commercial business loans to sole proprietorships, partnerships, and corporations. These loans include business lines of credit and business term loans to finance operations, to provide working capital, or for specific purposes, such as to finance the purchase of assets, equipment, or inventory. Lines of credit are extended to businesses or individuals based on the financial strength and integrity of the borrower. These lines of credit are secured primarily by business assets, such as accounts receivable or inventory, and have a maturity of one year or less. Business term loans are typically made to finance the acquisition of fixed assets, refinance short-term debts, or to finance the purchase of businesses. The company also provides other banking services tailored to the small business market.

Small Business Administration Lending Services: The SBA lending is a primary part of

its business. The company's SBA lending business places an emphasis on minority-owned businesses. It is an SBA Preferred Lender nationwide, which permits it to approve SBA guaranteed loans in its lending areas without further approval from the SBA.

Consumer Loans: The company's consumer loans include personal loans, auto loans, and other loans typically made by banks to individual borrowers. The majority of consumer loans are concentrated in automobile loans.

Trade Finance Services

The company's Trade Finance Department is an integral part of its business and assists its import/export customers with their international business needs. Trade Finance products include the issuance and negotiation of commercial and standby letters of credit, as well as handling of documentary collections. On the export side, the company provides advising and negotiation of commercial letters of credit, and it transfers and issues back-to-back letters of credit.

The company also provides importers with trade finance lines of credit, which allow for issuance of commercial letters of credit and financing of documents received under such letters of credit, as well as documents received under documentary collections. Exporters are assisted through export lines of credit, as well as through immediate financing of clean documents presented under export letters of credit. The company works with the SBA through their Export Working Capital Program.

Deposit Activities

The company offers various accounts for depositors which are designed to attract both short-term and long-term deposits. These accounts include certificates of deposit (CDs), regular savings accounts, money market accounts, checking and negotiable order of withdrawal (NOW) accounts, installment savings accounts, and individual retirement accounts (IRAs).

Internet Banking

The company offers Internet banking, which allows its customers to access their deposit and loan accounts through the Internet. Customers are able to obtain transaction history and account information, transfer funds between accounts, make on-line bill payments, and open deposit accounts.

Other Services

The company also offers ATMs located at selected branch offices, customer access to an ATM network, and armored carrier services.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included securities of government sponsored enterprises, mortgage backed securities, collateralized mortgage obligations, corporate securities, and municipal bonds.

History

Wilshire Bancorp, Inc. was founded in 1980.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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